



Order Filed on October 24, 2016  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

DISTRICT OF NEW JERSEY  
UNITED STATES BANKRUPTCY COURT

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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Attorneys for Creditor, TD Bank, N.A. as successor in  
interest to Commerce Bank, N.A.

In Re:

JOANNE M. JACUK,  
  
Debtor.

Case No.: 16-17561-JNP

Chapter: 13

Hon. Jerrold N. Poslusny, Jr.

**ORDER RESOLVING OBJECTION TO CONFIRMATION**

**The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.**

**DATED: October 24, 2016**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

DISTRICT OF NEW JERSEY  
UNITED STATES BANKRUPTCY COURT

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In Re:

JOANNE M. JACUK,

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Case No.: 16-17561-JNP

Chapter: 13

Hon. Jerrold N. Poslusny, Jr.

**CONSENT ORDER RESOLVING**  
**OBJECTION TO CONFIRMATION**

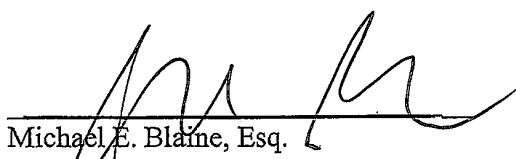
WHEREAS, TD Bank, N.A. successor in interest to Commerce Bank, N.A. (hereinafter "creditor")  
filed an Objection to Confirmation; and

WHEREAS, the parties wish to resolve their differences regarding this matter;

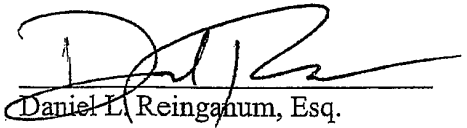
NOW THEREFORE, it is ordered that:

1. The debtor acknowledges the pre-petition arrears in the amount of \$23,077.69 are owed to Creditor. These arrears shall be repaid at the time of closing sale of 7 Windgate Road, Cherry Hill, NJ outside of the Plan.
2. The debtor shall continue to make their monthly post-petition mortgage payments directly to TD Bank, N.A. and outside the Chapter 13 Plan.
3. The debtor shall file a Motion to Sell by September 1, 2017. In the event the debtor fails to sell the property by September 30, 2017, the creditor may submit a certification of default and a Proposed Order for Relief from Automatic Stay to the Court and serve a copy of such certification upon the debtor and counsel for

debtor. Five (5) days after receipt of a certification of default, the Court will enter an Order granting the creditor relief from the automatic stay unless the debtor has filed an objection to the certification of default specifying reasons for the objection; in which case the Court will set a hearing on the objection.



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10-13-  
16

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
JoAnne M. Jacuk  
Debtor

Case No. 16-17561-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 24, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2016.

db +JoAnne M. Jacuk, 7 Windgate Rd., Cherry Hill, NJ 08003-1822

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2016 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor PFS Financial 1, LLC agreenberg@hgllclaw.com,  
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William M.E. Powers on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com  
TOTAL: 8